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6-9-03

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of

SIMONDS

Serial No. 09/932,667

Filed: August 17, 2001

For: IMPROVED METHOD AND SYSTEM OF EFFECTING A
FINANCIAL TRANSACTION

Atty. Ref.: 2504-385

Group: 2672

Examiner:

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May 28, 2003 **RECEIVED**

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

MAY 29 2003

Technology Center 2600

Sir:

INFORMATION DISCLOSURE STATEMENT

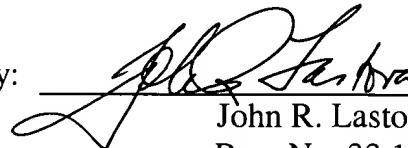
As suggested by 37 C.F.R. 1.97, the undersigned attorney brings to the attention of the Patent and Trademark Office the references listed on the attached form PTO-1449, a copy of each of which is enclosed. This is not to be construed as a representation that a search has been made or that no better prior art exists, or that a reference is relevant merely because cited.

The Examiner is requested to initial the attached form PTO-1449 and to return a copy of the initialed document to the undersigned as an indication that the attached references have been considered and made of record.

Respectfully submitted,

NIXON & VANDERHYE P.C.

By:


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INFORMATION DISCLOSURE CITATION

ATTY. DOCKET NO.:

2504-385

APPLICANT

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(Use several sheets if necessary)

FILING DATE

SERIAL NO.

09/932.667

FILING DATE **GROUP**

August 17, 2001

GROUP

August 17, 2001

2672

U.S. PATENT DOCUMENTS

*EXAMINER INITIAL DOCUMENT NUMBER DATE NAME CLASS SUBCLASS IF APPROPRIATE FILING DATE

FOREIGN PATENT DOCUMENTS

OTHER DOCUMENTS (including Author, Title, Date, Pertinent pages, etc.)

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Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to application.